G. R. S. 58

Previous references.

B. Mar 06 MS 5-10 · SM 593-04
ME 93-07 MS 4-5

1907-8

(Banking)

File No. 63

Serial Nos. 1 92

Later references.

S. R. 2609:551-2-B-5-10
Bank 41-09 Serial Books
Edn 75-24 (3 to 6)

GENERAL AND REVENUE SECRETARIAT.

Serial Nos. 1 92

Part B. for August, 08

SUBJECT.

Addition of Rule A. under Rule 5 of The Mysore State Life Insurance Rules re the ascertainment of the date of birth of a proposer

---

1) To the Secy Insurance Committee and Heads of Department No. 2E 1032-74 & 26.8.08
Directs the addition of a rule to be called to Rule 5 of the Mysore State Life Insurance Rules —

2) To the Compiler Mysore Gazette
Notn no 2E 10 75 & 26.8.08
within the above

GPB.—8,000—7-4-07

G.R.S. 11]

1907-8

GENERAL AND REVENUE SECRETARIAT

(Banking

NOTES.

File. No. 63

FILE HEADING.

Addition of Rule A under Rule 5 of the Imperial State Life Insurance Rules re acceptance of the date of birth of a 'Proposer'

From

No.	Dated	Received
Diary No.	Enclos.	Spare Copies.	Serial No.

BRIEF ABSTRACT OF LETTER.

NOTES AND ORDERS.

F.T.O

NOTES—First sheet.

GPB—30,000—20-3-06.

G. R. S. 12]
General and Revenue Secretariat.

File No. of 190

Serial No. 7CX Mis 138

G. P. no. 3609-11-Sd A 593-06-60

D/ 15.11.06.

With reference to the above order the 2nd Councillor put the following query on Police file no. 151 of 07-08:-

"Should the Insurance Comittee not report the matter to Govt before accepting the date? I was under the impression that every case was to be reported to Govt. for orders before the question of correct date was decided."

(Init.) K.P.P.
27.2.08.

2. Further note of the 2nd Councillor on the same file:—

"It was intended that the Insurance Committee should report the case for orders of Govt. before and not after accepting the date of birth for insurance purposes. What are the insurance rules on the subject?"

(Init.) K.P.P.
18.3.08.

Asst. Secy's note:- Put up a note (Init.) K.M.R. 18.3.08.

3 2nd Councillor's note on Police file no. 109 of 07-08:-

Please see my note of date on file no. 151. What are

NOTE—Contn sheet.

GPB -50 000—17-3-07

Jl mis 138

Serial No.

the rules of the Insurance on the subject. It is a cumbrous procedure to recall the policy and alter the date if the Govt. do not accept the date agreed to by the Insurance Committee."

(Sd.) K.P.P.
18.3.08

4 Asst. Secy's order:-

Put up a note.
(Sd.) K.H.R.
18.3.08.

5 Subd. As the question raised by the 2nd Councillor is a general one and as it relates to the interpretation of the G.O. referred to above & issued in Br II this may perhaps be transferred to the Financial Branch for the needful being done.

B.S. 3.4.08. 6/4/08 6. Yes
7.4.08. WMS

Jl mis 716 907

7. To Br II)

Sta mk 8/4.
I/o L

7 G.O. Jl. 3609-11/Sta 593-04-10 of 15th June 06 distinctly lays down that in the event of a discrepancy between the entry in the Supreme Register & the horoscope

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General and Revenue Secretariat.

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Serial No.

on recorded statement, the matter should be reported to Govt for orders. So it is inferred that the Insurance committee cannot accept any date on its own responsibility when there is a conflict of the dates of birth in a proposal.

2. Beyond rule 5, column 4 in Form 1. (Proposal for Insurance) & again 1. in the Instruction to be recorded of the proposer & be recorded by the medical officer × in 2 – questions to be answered by medical officer – there ~~was~~ is no other reference in the Insurance rules to 'age' & none of these are bearing on the present question

Put
9/4/08

Please put up this file in question in which the order required is above was passed. 10.4.08

Sd Kar 2 File put up 10/4/08.

9 The present procedure of the Committee is unsatisfactory. The G.O requires that in the event of discrepancy as regards the date of birth of an official whose proposal for insurance

18

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J-Misl-138 of 07

Serial No.

has been & accepted by the Insurance Committee the latter should report the matter for orders of Govt. It follows that the Insurance Committee has to accept the decision of Govt. in the matter. But from the linked file (flagged X) it will be seen that on previous occasion the Committee refused to accept the orders of Govt. regarding the age of a Vaccinator. Unless the Committee be told that they must respect the decision of Govt. which is final, no useful purpose will be served by the Committee reporting the discrepancies in the age of an insured official. The acceptance of the proposal for insurance should also be postponed by the Committee in such cases pending the decision of Govt. as in the event of the latter not accepting the Committee's opinion regarding the date of birth, corrections in the dates entered in the policy have to be unnecessarily made.

Submit to Secy

18.4.08

10

I think it was intended that when the age given by an official on the strength of a horoscope & other evidence differed from that given on his service regr, the matter should be reported to Govt for orders, but what is being done is that the insurance Committee accepts a proposer's age

GPD—50,000—17-3-07

H. Misc. 716-07

Serial No.

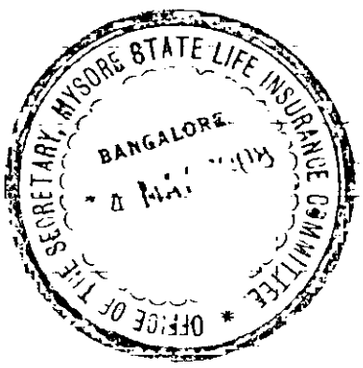
and then for is asked to alter the entry in the Service register. I think this is not correct.

H. Before passing any further orders on the point, the case to the Insurance Committee may be consulted (A-O) as to whether the directions given in G.O. No. H. 3609 dt. 15/11/06 are being followed

No 267 dt 14-5-08

One letter forwarded to the Secy to the Insurance Committee. A-O

G.O.



No. 2687 dt - 24 May 08

13 - According to the direction contained in G. O. No. 3609-11 S & A 593-04-10 dated 15th November 1906, in addition to other proofs as to age required under the Insurance Rules, the date of birth entered in the Service Register of a proposer is invariably obtained in all cases of first Insurance. If, any difference is ... observed between the date of birth accepted as

GPB—10-905—18-1-07

Serial No.

as proved for Insurance and that entered in the Service Register a report is made to Government after the proposal is disposed of. If the ... issue of the Policy should await orders of ... Government on the difference reported, it would involve delay. The Committee accept a date of birth based on the best available evidence Viz. Original Horoscope or Baptismal Certificate or where neither of these is available, the testimony of two respectable persons preferably relatives of the proposer and if it differs from the date entered in the Service Register, it is the latter that has to be taken as incorrect. In private Insurance Companies, the issue of ... Policy is not delayed for want of proof of age. If the age stated by the proposer and accepted by the Insurance Office is not substantiated, the premium is altered to suit the age proved, the bonus being invariable. In the Government ... Insurance Scheme, the premium being fixed Viz. 10% of the salary of the Insured, the bonus would be altered should the Government consider (such cases are likely to occur seldom if ever) that a date of birth other than that accepted by the Committee should be regarded as proved.

14 It is not clear if the Committee can withhold the issue of the Policy after the proposer has produced such evidence of age as the Insurance Rules require. On receipt of the Government Order No. 3609-11/ S&A 590-04-10 dated 15th November 1906 the matter was brought to the ... notice of Mr. Basu the then Secretary and under

GPB-50,00017—3·07

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under his verbal orders, the cases in which ... differences are discovered are reported to Government after the issue of the Policy.

15 At the time an official opens his Service Register i.e when he enters service, he may not take as much care to give his correct date of birth as he does at the time of his Insurance under the pains and penalties prescribed in Rule 16 28. Probably also as much scruitiny of the evidence adduced is not made at that time as is done by the Committee. During the last nearly 18 months the G. O. No. 3609-11/ S&A 593-04-10 dated 15th November 1906 has been in operation, scores of cases have been reported to Government and in none of ~~which~~ them have the Government differed from the Committee. It is inconceivable how a date of birth accepted by the Insurance Committee on the best evidence available can be disproved and in these circumstances it may be laid down that where the entry in the Service Register differs from the date accepted by the Insurance Committee the latter should be accepted for purposes of the Service Records also.. In the rare event of such date being disproved, the needful alterations in the Policy can be made, and it does not seem necessary to incur the serious inconvenience of delay in the issue of Policy, whenever the dates entered in the Service Register and accepted by the Committee, differ, as in almost every one of such cases, the latter is likely to be more accurate than the former.

Bangalore.
24th May 1908.

× Secretary.
Insurance Committee.

Note—Contn sheet.

G.P.B—50 000—17-3-07

Serial No.

re H. Nos 71607

In case the above view by that where the entry in the Service Register differs from the date accepted by the Insurance Committee the latter should be accepted for the purpose of the Service Rules also' is found acceptable, G.O.H 3609-11 will be an anomaly S.Rs 593-04-10 & consequently will have to be modified

Ast 20/5 18 Mark I enjoined to agree with the views of the Serv Insurance Committee.

18 Please put up a copy of the Insurance rules - After once accepting proof of age have Committee the power to revise the policy -

S.R.S. 5/6

Rules put up as would appear — the Committee — but it is — under

Subs 18 N. does not seem they can; and if they have done so in some cases and the policy holders have submitted it was perhaps because they the latter could not help it.

In Rule 20, the govt have

Note.—Contn sheet.

Serial No.

without reservation delegates the power of accepting proposals to the committee and it is doubtful therefore if even the govt can change revise its policy and thus fix date of birth

mk 6/6

29

No doubt the Insurance committee demands stricter proof of age at the time of insurance than is required to be furnished when an official enters service. Though the age given by the official is accepted without close scrutiny in entering up the service register still the ~~chance~~ margin of error ~~are not~~ cannot be very large wide and a person ought ordinarily to be able to state his age ~~within~~ correctly enough where a large discrepancy is found between the age as given in the service Regr and the age as given for purposes of insurance considerable doubt is cast upon the truthfulness & credibility of the evidence adduced in the latter case and it behoves the committee to ~~accept~~ scrutinize the evidence very carefully

Note.—Contn sheet.

and not blindly accept every horoscope as genuine and every sworn statement as true In such cases

~~It~~ it is desirable that the matter should be reported to Govt for orders before the age is accepted and the policy issued. Once the age is admitted & the policy is issued ~~it it is not clear whether it~~ the contract appears to be complete and unless the Committee repudiates it on the ground of a false statement as to the age ~~it would not be open~~ it is not clear whether it would be open to the Committee to ~~revise~~ revise the policy by altering the bonuses, as suggested by the Secretary to the Insurance Committee in his U.O. note. In such cases either the policy should issue only after the age is accepted by Govt or the policy issued provisionally subject to revision according to the orders of Govt on the question of age. The latter course would meet the arguments advanced by the former course by the Secretary to the Insurance Committee.

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Serial No.

C. 716

In order to make the matter quite clear a rule may be inserted in the State Life Insurance rules to the effect that in accepting proof of age the Committee shall call for an extract of the entry in the applicant's service register in addn to other evidence & where such entry does not correspond ~~to~~ with the age as borne out by the other documents & the difference amounts to more than a year, the Committee shall refer the question for the orders of Govt. either deferring the issue of the policy till such orders or issuing the policy provisionally pending decision on the question of age & subject to revision according to such decision

C 875
8/6/08

~~(Rule)~~
Secy

27 A rule as proposed above seems suitable & may be accepted - In fact, the idea in issuing the G.O. of 15 Nov 1906 was that all such cases of discrepancy should be referred to Govt. for orders.

Seen in 27 (c)
13/6/08

28 I shall feel obliged by the Pt. Councillor (President of the Insurance Committee) favoring

7/8/08
14/6/08

NOTE—Contn sheet.

G. S. 12]
General and Revenue
Secretariat.

H Leg Dep 716 of 1907
File No.

Serial No.

ments an expression of his views in the matter. No delay need be apprehended by the Insurance Committee in the receipt of orders on references made to Government in cases of discrepancy as to age

H M N
14/6/1908

by CSBrown

7183
15.6.08

The unofficial reply from the Census Office was sent to Govt after it was approved by me as President —

2½. I see no objection to a rule being adopted in the sense of that proposed on the previous page by Mr Balasundaram Iyer — To save time, the Inspectress Mrl Inspection may be asked to insert the Census Register No in the Certificate which she has to send up: vide page 18 of the printed rules pamph — Letter 25 June 08

25 Please submit a draft letter to Govt

by CSBrown

26 Draft submitted

27 Draft letter submitted please

27/6

NOTE—Contn sheet.

Print 2.7.08. GPB—50 000—17-3-07

G. R. S. 12]
General and Revenue Secretariat.

B File No. 63 of 1907

Serial No.

29 Submd with draft to Dewan Hon'ble Second Counsellor. USB 3/7/08

9614 3.7.08

Hon'ble 4.8.8

39 may be approved

BPM 8/8/08

10032 10/8/08

39 (off upped)

Issued 20 8 08

1 To the Secy, Insurance Commr
the Heads of Depts
+ the Dy Commrs of Dts
No 7L 1032-74/B 63-07-1 dd
26-8-08
Re modification of G.O.
No 7L 3609-11 dd 15-11-06 stating
that in addition to proofs of
age now required an extract
from the Service Register
of the official should accompany
every proposal for insurance
+ in the event of discrepancy
being found amongst the docu-
ments the Department concerned
should be reported to Govt.—
Directs the addition of

Note—Contn sheet

GPB -50 000—17-3-07

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General and Revenue Secretariat.

8 File No. 63 of 1907

Serial No.

~~Add~~ the following rule as Rule 5-A of the State Life Insurance Rules—

'In accepting proof of age the Committee shall call for an extract of the entry in the application Service Register in addition to other evidence & where such entry does not correspond with the age as borne out by the other evidence adduced & the difference amounts to more than a year the Committee shall refer the question for the orders of Govt either deferring the issue of the policy till such time orders are passed or issuing the policy provisionally pending decision of Govt etc'

NOTE—Contu sheet.

GPB—50 000—17-3-07

G.R.S. 28]

File No.

Serial No.

Diary No. of letter replied to

Proceedings of the Government of His Highness the Maharaja of Mysore.

GENERAL AND REVENUE SECRETARIAT.

( )

, *the* 190

Date of issue 20 August 1908

Signed by W Meredith Kirkpatrick

READ—

G.O. No. H 3609-11 dated 15-11-07 & No. 5793-04-10 directing that in addition to the proofs now required an extract from the Service Register of the official after any examination as to the age of Indian should accompany any proposal for promotion & that in the event of any discrepancy being found among the different entries the matter should

over

ORDER THEREON.—No.

may this be printed with Mr. Nelson's pencilled corrections

SUBJECT

GPB—10,000—10-4-06

the reporter of Govt
order No JR 1032-24 dy 26-8-08
B 63-07
In modification of the
~~above~~ order read above, Govt direct that
the following rule ~~should~~ be
added as rule 5A ~~under~~
~~rule 5~~ of the ~~Bombay~~ State life
Insurance Rules
"~~That~~ In ~~accepting~~ ---
proof of age the Committee
shall call ~~upon~~ for an
extract of the entry
in the applicants/Service
Register in addition to
other evidence where
such entry ~~does~~ not corresponds with the age as
borne out by the other
evidence adduced/. ~~Where~~ ~~the~~ the differ-
ence amounts to more
than a year the com-
mittee shall refer the
question for the order
of Govt - either defer
the issue of the policy/

G.R.S. 27]

GENERAL AND REVENUE SECRETARIAT.

(*Continuation Sheet draft form.*)

Bill Amendment No. 17 as passed

assuming the following provisionally

Fundy Museum for the question of age & subject to Relevant according to such principle."

2. A Notification will issue in the Bangalore Gazette accordingly

H Secretary

18/11
8/8/08

8/8/1908

To

The Legislative Secretary
Finance Commissioner
The Heads of Departments
The Dy Secretaries of Govt

Stencilled
11/8
11/8

MGCPB—30,000—5-4-05.

G.R.S. 27]

GENERAL AND REVENUE SECRETARIAT.

(~~Continuation Sheet~~ *draft form.*)

No 96 1075 8/26-8

B 63-7-08

Notification.

The Govt of H.H. the Maharaja of Bhyrom are pleased to direct that addition of the following as Rule 4 under Rule 5 of the Bhyrom State Life Insurance Rules.

~~Each~~ In accepting proof of age the Committee shall call for an extract of the entry in the applicant's Service Register in addition to other evidence where such entry does not correspond with the age as borne out by the other evidence adduced. If the difference amounts to more than a year the Committee shall refer the question

Translated Sept 19/08

MGCPB—30,000—5-4-05.

51

for the orders of Govt
Either-Departments the
same the Policy
till further orders. As
regards the Policy
Provincially-pending
decision of the question
of age & subject of
Pension according
to such decision.

H Secretary

To the Commissioner
Gazette